

FEMA PRP DM
“Misconceptions”
Outer Envelope with window



FEMA PRP DM
“Misconceptions”
Buckslip unfolded



The number of flood misconceptions runs high.

“There’s no risk of flooding
in my neighborhood.”

“My homeowners insurance
covers flood damage.”

“Flood insurance is just
too expensive.”

The cost of flooding runs even higher.

FACT: 25% of flood claims come
from moderate-to-low risk areas.

FACT: Only flood insurance
covers flood damage.

FACT: Flood insurance starts
as low as \$119 per year.

FEMA PRP DM

“Misconceptions”

Letter

Protect yourself from flood damage
for as low as \$119 per year.



John Q. Sample
123 Sample Street
Sampleton, CA 12345

Dear Sample Resident,

It doesn't matter where you live—your home is at risk of some form of flooding. Even in a moderate-to-low risk flood area like yours, heavy rains, poor drainage and nearby construction projects are just a few conditions that can put you at risk of flooding.

But with a Preferred Risk Policy, you can get coverage for as low as \$119 per year. It's a form of flood insurance available only for residents in moderate-to-low risk areas. A Preferred Risk Policy can cover both your home and possessions for one low price.

You can't rely on homeowners insurance.

Homeowners insurance typically doesn't cover flood damage. So if you don't have flood insurance, the entire cost of repairs comes down to you. It only takes a few inches of water to cause major damage to your home. Flooding can destroy your walls, floors, furniture, electrical system—and your savings.

Consider these facts:

- 25% of all insurance claims come from moderate-to-low risk areas.
- In 2007 alone, flood damage in the United States exceeded \$600 million, with paid flood insurance claims averaging \$33,356.
- You can get a Preferred Risk Policy for as low as \$119 per year.

Protect your home. Protect yourself.

Go to [FloodSmart.gov/facts](https://www.floodsmart.gov/facts) to learn more about flood insurance and a Preferred Risk Policy. Or to get a policy today, simply contact your insurance agent or one of the agents listed below. For more agents in your area, call [1-888-724-6794](tel:18887246794) or visit [FloodSmart.gov](https://www.floodsmart.gov).

Sincerely,

Edward L. Connor
Acting Federal Insurance Administrator
National Flood Insurance Program

P.S. There's a 30-day waiting period on new flood insurance policies. If you wait until a flood is about to hit, it'll already be too late. Protect yourself today.

Contact your insurance agent

For coverage in your area

Call 1-888-724-6794
Visit [FloodSmart.gov/facts](https://www.floodsmart.gov/facts)

Name Of Agent
Name of Agents Agency
Street Address of Agency
City, State, Zip
(000) 000-0000
Email: Agent@Agent.net

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